

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: WILLIAMS, STEVEN A  
WILLIAMS, JACQUELINE R

§ Case No. 04-75421  
§  
§  
§

Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH D. OLSEN, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$129,600.00</u>	Assets Exempt: <u>\$28,800.00</u>
Total Distribution to Claimants: <u>\$4,084.29</u>	Claims Discharged Without Payment: <u>\$40,651.75</u>
Total Expenses of Administration: <u>\$2,669.42</u>	

3) Total gross receipts of \$ 6,753.71 (see Exhibit 1 ), minus funds paid to the debtor and third parties of \$ 0.00 (see Exhibit 2), yielded net receipts of \$6,753.71 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$66,222.56	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	2,669.42	2,669.42	2,669.42
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	2,911.74	2,911.74	2,911.74
GENERAL UNSECURED CLAIMS (from Exhibit 7)	0.00	70,082.09	41,824.30	1,172.55
<b>TOTAL DISBURSEMENTS</b>	<b>\$0.00</b>	<b>\$141,885.81</b>	<b>\$47,405.46</b>	<b>\$6,753.71</b>

4) This case was originally filed under Chapter 7 on November 01, 2004.  
The case was pending for 60 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/10/2009 By: /s/JOSEPH D. OLSEN  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
ACCOUNT RECEIVABLE	1121-000	6,688.05
Interest Income	1270-000	65.66
<b>TOTAL GROSS RECEIPTS</b>		<b>\$6,753.71</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BANK OF AMERICA	4110-000	N/A	66,222.56	0.00	0.00
<b>TOTAL SECURED CLAIMS</b>		<b>\$0.00</b>	<b>\$66,222.56</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOSEPH D. OLSEN	2100-000	N/A	1,425.37	1,425.37	1,425.37
JOSEPH D. OLSEN	2200-000	N/A	517.24	517.24	517.24
Yalden, Olsen & Willette	3110-000	N/A	712.25	712.25	712.25
INTERNATIONAL SURETIES, LTD.	2300-000	N/A	8.97	8.97	8.97
INTERNATIONAL SURETIES, LTD.	2300-000	N/A	5.59	5.59	5.59
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	2,669.42	2,669.42	2,669.42

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
INTERNAL REVENUE SERVICE	5800-000	N/A	2,911.74	2,911.74	2,911.74
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>		0.00	2,911.74	2,911.74	2,911.74

**EXHIBIT 7 —GENERAL UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Premium Marketing Systems	7100-000	N/A	290.00	290.00	10.23
Discover Financial Services	7100-000	N/A	9,796.65	9,796.65	345.69
Discover Financial Services	7100-000	N/A	7,440.07	7,440.07	262.54
Discover Financial Services	7100-000	N/A	3,361.21	3,361.21	118.61
ROCKFORD MERCANTILE AGENCY	7100-000	N/A	820.34	820.34	28.95
MBNA America Bank	7100-000	N/A	3,375.42	3,375.42	119.11
Household Finance Corporation/Beneficial	7100-000	N/A	8,145.36	8,145.36	287.42
Bank of America, NA	7200-000	N/A	28,257.79	0.00	0.00
eCAST Settlement Corporation, assignee of	7200-000	N/A	2,418.46	2,418.46	0.00
INTERNAL REVENUE SERVICE	7200-000	N/A	91.65	91.65	0.00
eCAST Settlement Corporation assignee of	7200-000	N/A	6,085.14	6,085.14	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			0.00	70,082.09	41,824.30
					1,172.55

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 04-75421

Case Name: WILLIAMS, STEVEN A  
WILLIAMS, JACQUELINE R

Period Ending: 11/10/09

Trustee: (330400) JOSEPH D. OLSEN

Filed (f) or Converted (c): 11/01/04 (f)

§341(a) Meeting Date: 12/06/04

Claims Bar Date: 04/07/05

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	REAL ESTATE	107,000.00	0.00	DA	0.00	FA
2	CASH/DEPOSITS	200.00	0.00	DA	0.00	FA
3	HOUSEHOLD GOODS/CLOTHING	3,400.00	0.00	DA	0.00	FA
4	INSURANCE	0.00	0.00	DA	0.00	FA
5	PENSION	7,000.00	0.00	DA	0.00	FA
6	ACCOUNT RECEIVABLE	5,000.00	4,780.79		6,688.05	FA
7	VEHICLES	12,000.00	0.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		65.66	FA
8	Assets Totals (Excluding unknown values)	\$134,600.00	\$4,780.79		\$6,753.71	\$0.00

#### Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): December 31, 2005

Current Projected Date Of Final Report (TFR): July 6, 2009 (Actual)

## Form 2 Cash Receipts And Disbursements Record

Case Number: 04-75421 Case Name: WILLIAMS, STEVEN A WILLIAMS, JACQUELINE R  
 Taxpayer ID #: 13-7440400 Period Ending: 11/10/09  
 Trustee: JOSEPH D. OLSEN (330400) Bank Name: JPMORGAN CHASE BANK, N.A. Account: \*\*\*-\*\*\*\*97-65 - Money Market Account  
 Blanket Bond: \$1,500,000.00 (per case limit) Separate Bond: N/A

1	2	3	4	5	6	7
Trans.	Check # / (Ref #)	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$
01/27/05	(6)	Date Korheski	House pymt for 2/05	1121-000	143.35	143.35
02/22/05	(6)	Date Korheski	House pymt 3/05.	1121-000	143.35	286.70
02/28/05	Int	JPMORGAN CHASE BANK	Interest posting at 0.3500%	1270-000	0.04	286.74
03/14/05	(6)	Brian A. Hart Law Office - Trust Account	House pymt.	1121-000	100.36	387.10
03/22/05	(6)	Date Korheski	mo. pymt (rent)	1121-000	143.35	530.45
03/31/05	Int	JPMORGAN CHASE BANK	Interest posting at 0.3500%	1270-000	0.11	530.56
04/25/05	(6)	Date Korheski	monthly pymt. of rents	1121-000	143.35	673.91
04/29/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3500%	1270-000	0.16	674.07
05/31/05	(6)	Date Korheski	pymt. of monthly rent	1121-000	143.35	817.42
05/31/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3500%	1270-000	0.20	817.62
06/30/05	(6)	Date Korbeski	monthly rent payment	1121-000	143.35	960.97
06/30/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.4000%	1270-000	0.26	961.23
07/27/05	(6)	Date Korheski	monthly pymt.	1121-000	143.35	1,104.58
07/29/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.4500%	1270-000	0.33	1,104.91
08/24/05	(6)	Date Korheski	Sept. house pymt.	1121-000	143.35	1,248.26
08/31/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.4500%	1270-000	0.43	1,248.69
09/26/05	(6)	Date Korheski	rental pymt.	1121-000	143.35	1,392.04
09/30/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.5000%	1270-000	0.50	1,392.54
10/18/05	(6)	dale korheski	mo. pymt	1121-000	143.35	1,535.89
10/31/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.5500%	1270-000	0.63	1,536.52
11/16/05	(6)	Date Korheski	monthly pymt	1121-000	143.35	1,679.87
11/30/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.5500%	1270-000	0.72	1,680.59
12/14/05	(6)	Date Korheski	monthly pymt	1121-000	143.35	1,823.94
12/30/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	0.87	1,824.81
01/19/06	(6)	Date Korheski	monthly pymt.	1121-000	143.35	1,968.16
01/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.7000%	1270-000	1.05	1,969.21
02/24/06	(6)	Date Korheski	monthly pymt.	1121-000	143.35	2,112.56
02/28/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.7000%	1270-000	1.06	2,113.62
03/21/06	(6)	Date Korheski	monthly rental pymt	1121-000	143.35	2,256.97
03/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.7000%	1270-000	1.28	2,258.25
04/20/06	(6)	Date Korheski	monthly pymt.	1121-000	143.35	2,401.60
04/28/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	1.45	2,403.05
05/17/06	(6)	Date Korheski	monthly pymt.	1121-000	143.35	2,546.40
05/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	1.67	2,548.07
06/22/06	(6)	Date Korheski	monthly pymt.	1121-000	143.35	2,691.42
06/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	1.69	2,693.11

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 04-75421

Case Name: WILLIAMS, STEVEN A  
WILLIAMS, JACQUELINE R

Taxpayer ID #: 13-7440400

Period Ending: 11/10/09

Trustee: JOSEPH D. OLSEN (330400)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*97-65 - Money Market Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance
07/13/06	{6}	Dale Korleski	monthly pymt	1121-000	143.35		2,836.46
07/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	1.88		2,838.34
08/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	1.93		2,840.27
09/01/06	{6}	Dale Korleski	Monthly pymt.	1121-000	143.35		2,983.62
09/20/06	{6}	Selena Windrow/Dale Korleski	monthly pymt	1121-000	143.35		3,126.97
09/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	1.89		3,128.86
10/20/06	{6}	Dale Korleski	monthly pymt.	1121-000	143.35		3,272.21
10/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	2.21		3,274.42
11/17/06	{6}	Dale Korleski	monthly pymt of rent	1121-000	143.35		3,417.77
11/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	2.18		3,419.95
12/13/06	{6}	Dale Korleski	Monthly pymt.	1121-000	143.35		3,563.30
12/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	2.22		3,565.52
01/26/07	{6}	Dale Korleski	mo. pymt.	1121-000	143.35		3,708.87
01/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.38		3,711.25
02/22/07	{6}	Dale Korleski	monthly pymt.	1121-000	143.35		3,854.60
02/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	1.85		3,856.45
03/30/07	{6}	Dale Korleski	monthly rental pymt.	1121-000	143.35		3,999.80
03/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.05		4,001.85
04/17/07	{6}	Selna Windrow and Dale Korleski	mo. pymt.	1121-000	143.35		4,145.20
04/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.23		4,147.43
05/14/07	{6}	Dale Korleski	monthly rental pymt.	1121-000	143.35		4,290.78
05/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.32		4,293.10
06/20/07	{6}	Dale Korleski	mo. pymt	1121-000	143.35		4,436.45
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.23		4,438.68
07/10/07	{6}	Dale Korleski	Monthly pym of rent	1121-000	143.35		4,582.03
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.57		4,584.60
08/20/07	{6}	Dale Korleski	9/07 house pymt.	1121-000	143.35		4,727.95
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.55		4,730.50
09/14/07	1001	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/01/2007 FOR CASE #04-75421, Bond #016018067 Voided on 01/21/08	2300-003		5.92	4,724.58
09/14/07	1002	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/01/2007 FOR CASE #04-75421, Bond #016018067	2300-000		8.97	4,715.61
09/24/07	{6}	Dale Korleski	mo. rent pymt.	1121-000	143.35		4,858.96
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.36		4,861.32
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.85		4,864.17

Subtotals :

\$2,185.95

\$14.89



## Cash Receipts And Disbursements Record

## Form 2

Case Number: 04-75421 Case Name: WILLIAMS, STEVEN A WILLIAMS, JACQUELINE R  
 Taxpayer ID #: 13-7440400 Period Ending: 11/10/09  
 Trustee: JOSEPH D. OLSEN (330400) Bank Name: JPMORGAN CHASE BANK, N.A. Account: \*\*\*\*97-65 - Money Market Account  
 Blanket Bond: \$1,500,000.00 (per case limit) Separate Bond: N/A

1	2	3	4	5	6	7
Trans. Date	Check # / Ret #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$
11/15/07	(6)	Dale Korheski	monthly pymt	1121-000	143.35	5,007.52
11/15/07	(6)	Dale Korheski	monthly pymt	1121-000	143.35	5,150.87
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	2.59	5,153.46
12/11/07	(6)	Dale Korheski	mo. pymt	1121-000	143.35	5,296.81
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	2.67	5,299.48
01/21/08	1001	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/01/2007 FOR CASE #04-75421, Bond #016018067 Voided: check issued on 09/14/07	2300-003		5,305.40
01/24/08	(6)	Dale Korheski	mo. pymt	1121-000	143.35	5,448.75
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	2.43	5,451.18
02/19/08	(6)	Dale Korheski	ACCOUNTS RECEIVABLE	1121-000	143.35	5,594.53
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	1270-000	1.12	5,595.65
03/20/08	(6)	Dale Korheski	monthly pymt of rents	1121-000	143.35	5,739.00
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	1.04	5,740.04
04/15/08	(6)	Dale Korheski	mo. rent pymt	1121-000	143.35	5,883.39
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	0.81	5,884.20
05/16/08	(6)	Dale Korheski	monthly pymt	1121-000	143.35	6,027.55
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.74	6,028.29
06/11/08	(6)	Dale Korheski	mo. pymt	1121-000	143.35	6,171.64
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.77	6,172.41
07/08/08	(6)	Dale Korheski	monthly pymt	1121-000	143.35	6,315.76
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.79	6,316.55
07/31/08		To Account #*****9766	Pay Bond premium	9999-000		6,310.96
08/21/08	(6)	Dale Korheski	pymt for Sept., Oct., & Nove.	1121-000	423.64	6,734.60
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.75	6,735.35
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.88	6,736.23
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	0.73	6,736.96
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	0.52	6,737.48
12/26/08		To Account #*****9766	Transfer funds to pay Title agency Invoice	9999-000		6,504.48
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.47	6,504.95
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.26	6,505.21
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.24	6,505.45
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.28	6,505.73
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.26	6,505.99
05/20/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.16	6,506.15
05/20/09		To Account #*****9766	Under \$10,000 - preparation of F. Rpt	9999-000		0.00

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 04-75421

Case Name: WILLIAMS, STEVEN A  
WILLIAMS, JACQUELINE R

Taxpayer ID #: 13-7440400

Period Ending: 11/10/09

Trustee: JOSEPH D. OLSEN (330400)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*97-65 - Money Market Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	(Ref #) / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance

ACCOUNT TOTALS	6,753.71	6,753.71	\$0.00
Less: Bank Transfers	0.00	6,744.74	
Subtotal	6,753.71	8.97	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$6,753.71	\$8.97	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 04-75421  
Case Name: WILLIAMS, STEVEN A  
WILLIAMS, JACQUELINE R  
Taxpayer ID #: 13-7440400  
Period Ending: 11/10/09

Trustee: JOSEPH D. OLSEN (330400)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*-\*\*\*\*97-66 - Checking Account  
Blanket Bond: \$1,500,000.00 (per case limit)  
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/31/08		From Account #*****9765	Pay Bond premium	9999-000	5.59		5.59
07/31/08	101	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 07/31/2008 FOR CASE #04-75421, Bond Number 016018067	2300-000		5.59	0.00
12/26/08		From Account #*****9765	Transfer funds to pay Title agency invoice	9999-000	233.00		233.00
05/20/09		From Account #*****9765	Under \$10,000 - preparation of F. Rpt	9999-000	6,506.15		6,739.15
09/15/09	102	Yalden, Olsen & Willette	Dividend paid 100.00% on \$712.25, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		712.25	6,026.90
09/15/09	103	JOSEPH D. OLSEN	Dividend paid 100.00% on \$1,425.37, Trustee Compensation; Reference:	2100-000		1,425.37	4,601.53
09/15/09	104	JOSEPH D. OLSEN	Dividend paid 100.00% on \$517.24, Trustee Expenses; Reference:	2200-000		517.24	4,084.29
09/15/09	105	INTERNAL REVENUE SERVICE	Dividend paid 100.00% on \$2,911.74; Claim# 11P; Filed: \$2,911.74; Reference:	5800-000		2,911.74	1,172.55
09/15/09	106	Premium Marketing Systems	Dividend paid 3.52% on \$290.00; Claim# 1; Filed: \$290.00; Reference:	7100-000		10.23	1,162.32
09/15/09	107	Discover Financial Services	Dividend paid 3.52% on \$9,796.65; Claim# 2; Filed: \$9,796.65; Reference:	7100-000		345.69	816.63
09/15/09	108	Discover Financial Services	Dividend paid 3.52% on \$7,440.07; Claim# 3; Filed: \$7,440.07; Reference:	7100-000		262.54	554.09
09/15/09	109	Discover Financial Services	Dividend paid 3.52% on \$3,361.21; Claim# 4; Filed: \$3,361.21; Reference:	7100-000		118.61	435.48
09/15/09	110	ROCKFORD MERCANTILE AGENCY	Dividend paid 3.52% on \$820.34; Claim# 5; Filed: \$820.34; Reference:	7100-000		28.95	406.53
09/15/09	111	MBNA America Bank	Dividend paid 3.52% on \$3,375.42; Claim# 6; Filed: \$3,375.42; Reference:	7100-000		119.11	287.42
09/15/09	112	Household Finance Corporation/Beneficial	Dividend paid 3.52% on \$8,145.36; Claim# 7; Filed: \$8,145.36; Reference:	7100-000		287.42	0.00

<b>ACCOUNT TOTALS</b>	<b>6,744.74</b>	<b>6,744.74</b>	<b>\$0.00</b>
Less: Bank Transfers	6,744.74	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>6,744.74</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$6,744.74</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 04-75421

Case Name: WILLIAMS, STEVEN A  
WILLIAMS, JACQUELINE R

Taxpayer ID #: 13-7440400

Period Ending: 11/10/09

Trustee: JOSEPH D. OLSEN (330400)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*97-66 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

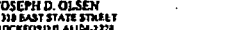
Net Receipts : 6,753.71

Net Estate : \$6,753.71

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-****97-65	6,753.71	8.97	0.00
Checking # ***-****97-66	0.00	6,744.74	0.00
	<u>\$6,753.71</u>	<u>\$6,753.71</u>	<u>\$0.00</u>

**Primary Account: 000312975119766**

## IMAGES

<b>JPMORGAN CHASE BANK, N.A.</b> 400 Park Plaza, 17th Floor, New York, NY 10048		<b>VOID AFTER 90 DAYS</b>		101 1-21210
<b>Card</b>	<b>Subject</b>	<b>Tto</b> 0330400		
04-73421 MTB	WILLIAMS, STEVEN A	JOSEPH D. OLSEN		
312975119766	WILLIAMS, JACQUELINE R	1018 EAST STATE STREET		
BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 07/31/2008 FOR		ROCKFORD IL 61104-3228		
CASE 404-73421, Bond Number 016018767				
		<b>Date</b> 07/31/2008	<b>\$ *****5.59</b>	
---Five Dollars and 59/100				
Pay to the Order of INTERNATIONAL SURETIES, LTD. 203 Canalelet Street, Suite #500 New Orleans LA 70130				
 JOSEPH D. OLSEN				
⑈00000010⑈ ⑆021000021⑈312975119766⑈ ⑆0000000559⑈				

006980570342 AUG 05 #0000000101 \$5.59

211 3512 24  
00752922  
1179025\*  
6230323798

SMITHNEY HTG. BAY  
904-500-1714 504-729-1215  
08/04/93  
0110704487

PAY TO THE ORDER OF:  
 WATKINS NATIONAL BANK  
 INTERNATIONAL SERVICES, LTD.  
 GEORGE SHERIFF, LLC  
 IF A/CID# 71197544  
 6001 69196

006980570342 AUG 05 #0000000101 \$5.59

THE FACE OF THIS DOCUMENT HAS A COLORED BACKGROUND ON WHITE PAPER WITH THE "CHASE" LOGO FADING IN THE BACKGROUND	
<b>JPMORGAN CHASE BANK, N.A.</b> 4 New York Plaza, 17th Floor, New York, NY 10004	
<b>Case</b>	<b>Debtor</b>
04-75421-MB 312975119765	WILLIAMS, STEVEN A WILLIAMS, JACQUELINE R
BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/01/2007 FOR CASE #04-75421, Bond #016018067	
~~~Five Dollars and 92/100	
Pay to the Order of	INTERNATIONAL SURETIES, LTD. 210 Baronne Street, #1700 New Orleans LA 70112
VOID AFTER 90 DAYS	
TID #330400 JOSEPH D. OLSEN 1318 EAST STATE STREET ROCKFORD IL 61104-2228	1001 1-2 / 210 J 2294
Date 09/14/2007	\$ *****5.92
_____ JOSEPH D. OLSEN	

THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - HOLD AT AN

September 01, 2009 through September 30, 2009

Account Number: 000312975119766

ACCOUNT # 000312975119766  
WILLIAMS STEVEN A  
04-75421

IMAGES

VOID AFTER 90 DAYS 102

JPMORGAN CHASE BANK, N.A.  
100 Wall Street, New York, NY 10038

Case: 04-75421 MB- WILLIAMS, STEVEN A  
312975119766 WILLIAMS, JACQUELINE R  
The card paid 100.00% on \$712.25, Attorney for Trustee fees (Trustee fees).  
Reference:

Pay to the Order of: Valdez, Olsen & Willette  
1318 East State Street  
Rockford IL 61104

Date: 09/15/2009 \$ \*\*\*\*\*712.25

---Seven Hundred Twelve Dollars and 25/100

THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK. HOLD AT AN ANGLE TO VIEW

\*00000102\* 0021000021:312975119766\*

001180837770 SEP 18 #0000000102 \$712.25

9000791932

FNB&T >075900973<  
Winnebago  
9000791932 2009-09-17

VOID AFTER 90 DAYS 103

JPMORGAN CHASE BANK, N.A.  
100 Wall Street, New York, NY 10038

Case: 04-75421 MB- WILLIAMS, STEVEN A  
312975119766 WILLIAMS, JACQUELINE R  
The card paid 100.00% on \$1,425.37, Trustee Compensation, Reference.

Pay to the Order of: JOSEPH D. OLSEN  
1318 EAST STATE STREET  
ROCKFORD IL 61104-2228

Date: 09/15/2009 \$ \*\*\*\*\*1,425.37

---One Thousand Four Hundred Twenty-Five Dollars and 37/100

THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK. HOLD AT AN ANGLE TO VIEW

\*00000103\* 0021000021:312975119766\*

001180837770 SEP 18 #0000000102 \$712.25

VOID AFTER 90 DAYS 103

JPMORGAN CHASE BANK, N.A.  
100 Wall Street, New York, NY 10038

Case: 04-75421 MB- WILLIAMS, STEVEN A  
312975119766 WILLIAMS, JACQUELINE R  
The card paid 100.00% on \$1,425.37, Trustee Compensation, Reference.

Pay to the Order of: JOSEPH D. OLSEN  
1318 EAST STATE STREET  
ROCKFORD IL 61104-2228

Date: 09/15/2009 \$ \*\*\*\*\*1,425.37

---One Thousand Four Hundred Twenty-Five Dollars and 37/100

THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK. HOLD AT AN ANGLE TO VIEW

\*00000103\* 0021000021:312975119766\*

001180837771 SEP 18 #0000000103 \$1,425.37

VOID AFTER 90 DAYS 103

JPMORGAN CHASE BANK, N.A.  
100 Wall Street, New York, NY 10038

Case: 04-75421 MB- WILLIAMS, STEVEN A  
312975119766 WILLIAMS, JACQUELINE R  
The card paid 100.00% on \$1,425.37, Trustee Compensation, Reference.

Pay to the Order of: JOSEPH D. OLSEN  
1318 EAST STATE STREET  
ROCKFORD IL 61104-2228

Date: 09/15/2009 \$ \*\*\*\*\*1,425.37

---One Thousand Four Hundred Twenty-Five Dollars and 37/100

THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK. HOLD AT AN ANGLE TO VIEW

\*00000103\* 0021000021:312975119766\*


001180837771 SEP 18 #0000000103 \$1,425.37

Account Number: 000312975119766

ACCOUNT # 000312975119766

WILLIAMS STEVEN A

04-75421

<b>JPMORGAN CHASE BANK, N.A.</b> <small>a New York Company, 100 Wall Street, New York, NY 10038</small>		<b>VOID AFTER 90 DAYS</b>		<b>104</b> <b>1-212-6</b>
<b>Check</b> <b>04-75421 MB</b> <b>312975119766</b>	<b>PAY TO THE ORDER OF</b> <b>WILLIAMS, STEVEN A</b> <b>WILLIAMS, JACQUELINE R</b>	<b>\$\$\$</b> <b>0010400</b> <b>JOSEPH D. OLSEN</b> <b>114 EAST STATE STREET</b> <b>ROCKFORD IL 61104-2228</b>	<b>100</b> <b>1-212-6</b>	
<b>Amount in Words</b> <b>Dollars paid 100 00/100 on \$117 24, Twelve Expenders, Balance:</b>		<b>Date</b> <b>05/17/2009</b>	<b>\$ *****517.24</b>	
<b>---Five Hundred Seventeen Dollars and 24/100</b>				
<b>Pay to the Order of</b> <b>JOSEPH D. OLSEN</b> <b>1318 EAST STATE STREET</b> <b>ROCKFORD IL 61104-2228</b>	 <b>JOSEPH D. OLSEN</b>			
<b>*****</b>				

001180837772 SEP 18 #0000000104 \$517.24

[illegible]

001180837772 SEP 18 #00000000104 \$517.24

THE FACE OF THIS DOCUMENT HAS A SECURITY WATERMARKED WHITE PAPER IN THE CENTER. IT HAS A "VOID AFTER 90 DAYS" IN THE BACK. RETURN TO THE ISSUING OFFICE.

001380513479 SEP 22 #0000000106 \$10.23

7612716711

001380513479 SEP 22 #0000000106 \$10.23

October 01, 2009 through October 30, 2009

Account Number: 000312975119766

ACCOUNT # 000312975119766  
WILLIAMS STEVEN A  
04-75421

IMAGES

VOID AFTER 90 DAYS

JPMORGAN CHASE BANK, N.A.  
100 WALL STREET, NEW YORK, NY 10038

Pay to the order of  
WILLIAMS, STEVEN A  
WILLIAMS, JACQUELINE R  
Dividend paid 100.00% on \$2,911.74, Check # 117, Filed \$2,911.74, Reference.

Date 09/15/2009

\$ \*\*\*\*\*2,911.74

Two Thousand Nine Hundred Eleven Dollars and 74/100

INTERNAL REVENUE SERVICE  
230 S. Dearborn  
Mail Stop 5014 CH  
Chicago IL 60604

JOSEPH D. OLSEN

000000105 00210000210312975119766 0000291174

005190016353 OCT 06 #0000000105 \$2,911.74

005190016353 OCT 06 #0000000105 \$2,911.74

005190016353 OCT 06 #0000000105 \$2,911.74





September 01, 2009 through September 30, 2009

Account Number: 000312975119766

ACCOUNT # 000312975119766  
WILLIAMS STEVEN A  
04-75421

VOID AFTER 90 DAYS 107

JPMORGAN CHASE BANK, N.A.  
4 New York Plaza, 10038 New York, NY 10004

Case: 04-75421 MB  
312975119766  
Dividend paid: 3.32% on \$7,796.65, Class 2, Fied \$9,796.65, Reference

Pay to the order of: WILLIAMS, STEVEN A  
WILLIAMS, JACQUELINE R

Date: 09/15/2009 \$ \*\*\*\*\*345.69

---Three Hundred Forty-Five Dollars and 69/100

Discover Financial Services  
P.O. BOX 8003  
Milford OH 43026

JOSEPH D. OLSEN  
1318 EAST STATE STREET  
ROCKFORD IL 61104-2228

RECEIVED

000000107 00210000210312975119766 00000034569

005880309151 SEP 21 #0000000107 \$345.69

0520660133

6103 092109  
16 \*\*\*\*\*4350  
00057663 00000015 091909 307

FOR DEPOSIT ONLY-DPS

005880309151 SEP 21 #0000000107 \$345.69

VOID AFTER 90 DAYS 108

JPMORGAN CHASE BANK, N.A.  
4 New York Plaza, 10038 New York, NY 10004

Case: 04-75421 MB  
312975119766  
Dividend paid: 3.32% on \$7,440.07, Class 2, Fied \$7,440.07, Reference

Pay to the order of: WILLIAMS, STEVEN A  
WILLIAMS, JACQUELINE R

Date: 09/15/2009 \$ \*\*\*\*\*262.54

---Two Hundred Sixty-Two Dollars and 54/100

Discover Financial Services  
P.O. BOX 8003  
Milford OH 43026

JOSEPH D. OLSEN  
1318 EAST STATE STREET  
ROCKFORD IL 61104-2228

RECEIVED

000000108 00210000210312975119766 00000026254

005880309150 SEP 21 #0000000108 \$262.54

0520660133

6103 092109  
16 \*\*\*\*\*4350  
00057663 00000014 091909 307

FOR DEPOSIT ONLY-DPS

005880309150 SEP 21 #0000000108 \$262.54

September 01, 2009 through September 30, 2009

Account Number: 000312975119766

ACCOUNT # 000312975119766  
WILLIAMS STEVEN A  
04-75421

JPMORGAN CHASE BANK, N.A.  
4 New York Plaza, 100th Floor, New York, NY 10020

VOID AFTER 90 DAYS

109  
1-2/210

Case: 04-75421 MD WILLIAMS, STEVEN A  
312975119766 WILLIAMS, JACQUELINE R  
Dividend paid: 3.57% on \$1,354.31, Check # 1, Date: 09/15/2009, Reference: 098818621444D

Date: 09/15/2009 \$ \*\*\*\*\*118.61

---One Hundred Eighteen Dollars and 61/100

Pay to the Order of: Discover Financial Services  
P.O. BOX 8603  
Hilliard OH 43026

RECEIVED NRC  
JOSEPH D OLSEN

00000109 00210000214312975119766 0000011861

005880309149 SEP 21 #0000000109 \$118.61

MT 66 II  
09/15/09  
0520660137

005880309149 SEP 21 #0000000109 \$118.61

6108 092109  
16 00557668 00000013 091909 307

FOR DEPOSIT ONLY-DFS

005880309149 SEP 21 #0000000109 \$118.61

JPMORGAN CHASE BANK, N.A.  
4 New York Plaza, 100th Floor, New York, NY 10020

VOID AFTER 90 DAYS

110  
1-2/210

Case: 04-75421 MD WILLIAMS, STEVEN A  
312975119766 WILLIAMS, JACQUELINE R  
Dividend paid: 3.57% on \$425.34, Check # 2, Date: 09/15/2009, Reference: R47457

Date: 09/15/2009 \$ \*\*\*\*\*28.95

---Twenty-Eight Dollars and 95/100

Pay to the Order of: ROCKFORD MERCANTILE AGENCY  
2502 S. Alpine Road  
Rockford IL 61108

JOSEPH D OLSEN

00000110 00210000214312975119766

007280673502 SEP 21 #0000000110 \$28.95

007280673502 SEP 21 #0000000110 \$28.95

FOR DEPOSIT ONLY-DFS

007280673502 SEP 21 #0000000110 \$28.95

**Account Number: 000312975119766**

ACCOUNT # 000312975119766  
WILLIAMS STEVEN A  
04-75421

FORM NO. 10-75 (REV. 1-75) PREPARED BY THE FEDERAL BUREAU OF INVESTIGATION, U.S. DEPARTMENT OF JUSTICE

004380402630 SEP 28 #00000000111 \$119.11

0006 264012 09247000 33 007  
8 000000 2 264012  
FOR DEPOSIT ONLY TO FIA CARD SERVICES NA  
-03100100- nba ussp

004380402630 SEP 28 #0000000111 \$119.11

**JPMORGAN CHASE BANK, N.A.**

**VOID AFTER 90 DAYS**

**\$ 287.42**

**DATE 09/15/2009**

**TWO HUNDRED EIGHTY-SEVEN DOLLARS AND 42/100**

**Houshold Finance Corporation/Beneficial  
by eCaste Financial Corporation  
as its agent, P.O. Box 35480  
Newark NJ 07199-5480**

**JOSEPH D. OLSEN**

**\*\*\*\*\*287.42**

**00000112F 021000026K 3297519765**

**0000028742**

002780913968 SEP 21 #0000000112 \$287.42

JPMORGANCHASE BK  
092100 097490000  
15910227 0015423  
00102478 855

002780913968 SEP 21 #0000000112 \$287.42

JPMorgan Chase Bank, N.A.  
 Bankruptcy Management Services  
 4 New York Plaza  
 New York, NY 10004

October 01, 2009 through October 30, 2009

Account Number: **000312975119766**

**CUSTOMER SERVICE INFORMATION**

Service Center: **1-800-634-5273**

00018168 DBI 802 24 30609 - NNNNN 1 000000000 67 0000

04-75421 WILLIAMS STEVEN A  
 WILLIAMS JACQUELINE R DEBTOR  
 330400 JOSEPH OLSEN TRUSTEE  
 BRANCH 312 4 NYP 17TH FL  
 NEW YORK NY 10004



**CHECKING SUMMARY**

Bankruptcy Business Checking

	INSTANCES	AMOUNT
Beginning Balance		<b>\$2,911.74</b>
Checks Paid	1	- 2,911.74
Ending Balance	1	<b>\$0.00</b>

**CHECKS PAID**

CHECK NUMBER	DATE PAID	AMOUNT
105	10/06	<b>\$2,911.74</b>
Total Checks Paid		<b>\$2,911.74</b>

**DAILY ENDING BALANCE**

DATE	AMOUNT
10/06	<b>\$0.00</b>

JPMorganChase

September 01, 2007 through September 28, 2007  
Primary Account: 000312975119766

IMAGES

ACCOUNT # 000312975119765

JPMORGAN CHASE BANK, N.A.  
100 WALL STREET, NEW YORK, NY 10038

VOID AFTER 90 DAYS

1002  
5/2/210

TO: WILLIAMS, STEVEN A  
WILLIAMS, JACQUELINE R  
BONDED PAYMENT ON JACQUELINE'S BALANCE AS OF 09/14/2007 FOR  
CASE #04-12471, Bond #11975119765

FROM: JOSEPH D. OLSEN  
1310 EAST STATE STREET  
ROCKFORD, IL 61104-3222

Date: 09/14/2007 \$ 0000000897

Eight Dollars and 97/100

Pay to the order of: INTERNATIONAL SURETIES, LTD  
203 Carondelet Street, Suite #700  
New Orleans LA 70120

JOSEPH D. OLSEN

0000000897

008970912683 SEP 21 #0000001002 \$8.97

SEP 21 2007  
11:00:00  
623348601500

SEP 21 01 00:00:00  
8970912683 23217666

PAY TO THE ORDER OF  
INTERNATIONAL SURETIES, LTD  
203 CARONDELET STREET  
SUITE #700  
NEW ORLEANS, LA 70120

008970912683 SEP 21 #0000001002 \$8.97



27431130020018011813